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#13/B
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Docket No. 3499-132

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence

Filed: July 31, 2001 Group Art Unit: 3624
Serial No: 09/919,413 Examiner: Narayanswamy Subramanian
For: ONLINE TRANSACTION RISK MANAGEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT UNDER RULE 112
IN RESPONSE TO THE JANUARY 31, 2003 OFFICE ACTION**

Sir:

In response to the Office Action mailed on January 31, 2003, for which a Petition for a Three-Month Extension of Time is enclosed, favorable reconsideration of the above-identified patent application in view of the following amendment and remarks is respectfully requested.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

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